STERLING BANCORP

Selected balance and off-balance sheet items Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)	CPP Disburseme 12/23/20 2009 \$ million	08	RSSD (Holding 10394	0 ons \$2,319 \$1,331 \$26 \$122 \$0 \$0 \$5,5 \$765 \$97 \$99 \$0 \$187 \$50	Number of Insured Depository Institutions 1 %chg from prev 9.0% 9.6% 5.5% -7.6% 4.7% 610.0%
Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$2,127 \$1,214 \$24 \$131 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$2,319 \$1,331 \$26 \$122 \$0 \$5 \$765 \$97 \$99 \$0	9.0% 9.6% 5.5% -7.6% -15.3% 7.6% 4.7%
Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$2,127 \$1,214 \$24 \$131 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$2,319 \$1,331 \$26 \$122 \$0 \$5 \$765 \$97 \$99 \$0	9.0% 9.6% 5.5% -7.6% -15.3% 7.6% 4.7%
Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)	y minor	\$2,127 \$1,214 \$24 \$131 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480	,	\$2,319 \$1,331 \$26 \$122 \$0 \$0 \$5 \$765 \$97 \$99 \$0 \$187	9.6% 5.5% -7.6% -15.3% 7.6% 4.7%
Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$1,214 \$24 \$131 \$0 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$1,331 \$26 \$122 \$0 \$0 \$5 \$765 \$97 \$99 \$0 \$187	9.6% 5.5% -7.6% -15.3% 7.6% 4.7%
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$24 \$131 \$0 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$26 \$122 \$0 \$0 \$5 \$765 \$97 \$99 \$0 \$187	5.5% -7.6% -15.3% 7.6% 4.7%
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$131 \$0 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$122 \$0 \$0 \$5 \$765 \$97 \$99 \$0 \$187	-7.6% -15.3% 7.6% 4.7% 610.0%
Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$0 \$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$0 \$0 \$5 \$765 \$97 \$99 \$0 \$187	-15.3% 7.6% 4.7% 610.0%
Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$0 \$6 \$711 \$93 \$14 \$0 \$256 \$0 \$480		\$0 \$5 \$765 \$97 \$99 \$0 \$187 \$0	7.6% 4.7% 610.0%
Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$711 \$93 \$14 \$0 \$256 \$0 \$480		\$765 \$97 \$99 \$0 \$187 \$0	7.6% 4.7% 610.0%
Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$93 \$14 \$0 \$256 \$0 \$480		\$97 \$99 \$0 \$187 \$0	4.7% 610.0%
Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$14 \$0 \$256 \$0 \$480		\$99 \$0 \$187 \$0	610.0%
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$0 \$256 \$0 \$480		\$0 \$187 \$0	
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$0 \$256 \$0 \$480		\$0 \$187 \$0	
Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$256 \$0 \$480		\$187 \$0	-27.1%
Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$0 \$480		\$0	-27.1%
Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)		\$480			
Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter)				\$0 \$597	
Residential mortgage originations Closed-end mortgage originated for sale (quarter)		732	\$597		24.3%
Closed-end mortgage originated for sale (quarter)				Ų.	0.07
Closed-end mortgage originated for sale (quarter)					
	\$132		\$158		19.7%
Open-end HELOC originated for sale (quarter)		\$0	\$0		
Closed-end mortgage originations sold (quarter)		\$124	\$160		29.5%
Open-end HELOC originations sold (quarter)		\$0		\$0	
Liabilities		\$1,983	\$2,133		7.6%
Deposits	\$1,612		\$1,789		11.0%
Total other borrowings	\$245 \$130		\$191		-22.0%
FHLB advances		\$130		\$144	10.9%
Equity					
Equity capital at quarter end	\$144		\$186		28.9%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0			\$32	N.A
Performance Ratios		7.00/		0.400	
Tier 1 leverage ratio		7.0%		8.4%	-
Tier 1 risk based capital ratio		10.0%		11.2%	-
Total risk based capital ratio Return on equity ¹		9.8%	12.3%		
Return on assets ¹	0.7%		1.0%		-
Net interest margin ¹	4.6%		4.0%		-
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	103.7%		262.1%		-
Loss provision to net charge-offs (qtr)	110.8%		103.0%		-
Net charge-offs to average loans and leases ¹	2.4%				
¹ Quarterly, annualized.		2.470		0.9%	-
quartery, unimainzed.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	-
Closed-end 1-4 family residential	1.4%	1.3%	0.3%	0.1%	-
Home equity	0.0%	0.0%	0.0%	0.0%	-
Credit card	0.0%	0.0%	0.0%	0.0%	-
Other consumer	41.8%	0.0%	0.0%	0.1%	-
Commercial & Industrial	0.4%	0.2%	0.4%	0.2%	-
Commercial real estate Total loans	1.6%	3.2% 0.5%	0.0%	0.0%	-